UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF OHIO EASTERN DIVISION

In Re: : Chapter 13

Alvin R. Hubert : JUDGE <u>PRESTON</u> Genevieve C. Davis-Hubert : Case No. 15-55726

:

APPRAISAL OF REAL PROPERTY

(Address: 3037 Marwick Road, Columbus, Ohio 43232)



APPRAISAL OF REAL PROPERTY

LOCATED AT:

3037 Marwick Road MARWICK RD MARWICK ESTATES 5 91 Columbus, OH 43232

FOR:

Fesenmyer Law Offices, LLC 1335 Dublin Road Suite 205C Columbus, OH 43215

AS OF:

September 21, 2015

BY:

lan Hackett 15-55726 Hackett Real Estate Services 1635 Crusoe Drive Columbus, Ohio 43235 Phone 330 718-7565

Fesenmyer Law Offices, LLC 1335 Dublin Road Suite 205C Columbus, OH 43215

Re: Property: 3037 Marwick Rd

Columbus, OH 43232

Borrower: Alvin Hubert, Genevieve Davis-Hubert

File No.: 15-55726

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely.

lan Hackett

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RESIDENTIAL APPRAISAL SUMMARY REPORT 15-55726 File No.: 15-55726

	Property Address: 3037 Marwick Rd		City			Zip Code: 43232
11	County: Franklin	Legal Desc	ription: MARWIC	CK RD MARWICK EST		
	ļ			Assessor's Parcel #		
SUBJECT	Tax Year: 2011 R.E. Taxes: \$ 2,34	<u> </u>		Borrower (if applical		enevieve Davis-Hubert
S		rt, Genevieve Davis-H		ccupant: 🔀 Owner [Tenant Vacant	Manufactured Housing
	Project Type: PUD Condom		Other (describ		HOA: \$ 0	per year per month
	Market Area Name: Marwick Estates			Map Reference: 18140		us Tract: 0094.30
	The purpose of this appraisal is to develop a					
L	This report reflects the following value (if not			Inspection Date is the Effect		pective Prospective
z	Approaches developed for this appraisal:				oach (See Reconciliation	Comments and Scope of Work)
ĮΞ	Property Rights Appraised:		Leased Fee	Other (describe)		
5	Intended Use: See attached addenda	1.				
ASSIGNMENT	later ded Hearts) (by a series and an alternative					
¥			Address: 4005	D 1 1 D 1 O 1 OO	50.01.1.01146	045
	Client: Fesenmyer Law Offices, L	<u>.LC</u>		Dublin Road Suite 20		215
	Appraiser: Ian Hackett Location: Urban Su	ıburban Rural		Crusoe Drive, Columb		Change in Land Hee
		5-75% Under 25%	Predominant Occupancy	One-Unit Housing PRICE AGE		Change in Land Use ⊠ Not Likely
z		-	⊠ Owner	\$(000) (yrs)		Likely * In Process *
읟	Property values: Increasing Sta		Tenant	35 Low 10		* To:
	Demand/supply: Shortage	Balance Over Supply	Vacant (0-5%			
SR	Marketing time: Under 3 Mos. 🖂 3-4		Vacant (>5%	' 		
ISI S	Market Area Boundaries, Description, and M					-
	market 7 to a Boardance, Booonpacin, and in	arrot corrections (molecumy c	apport for the above	, onaraotoriotico ana tronacj	<u> </u>	a addonad.
岡						
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MARKET AREA DESCRIPTION						
MA						
	Dimensions: 100 x 220				22,000 Sq.Ft.	
	Zoning Classification: R			Description:		
					nconforming (grandfathered)	
	Are CC&Rs applicable? Yes No		e documents been r	reviewed? 🔲 Yes 🔀 N	lo Ground Rent (if applic	able) \$ <u>N/A/</u>
	Highest & Best Use as improved: Pre	esent use, or 🔲 Other us	se (explain)			
	Actual Use as of Effective Date: Reside		<u> </u>	Use as appraised in this re		
S	Summary of Highest & Best Use: <u>The I</u>	highest and best use o	the subject pro	perty as improved is t	the present use.	
	Utilities Public Other Provider/D	Description Off-site Imp	rovements Type	e Public Pri	vate Topography Gen	erally level
SITE DESCRIPT	Electricity	Street	Asphalt		Size Aver	
님	Gas	Curb/Gutter			= ' '	angular
Щ	Water \square	Sidewalk	None		_ '	quate
တ	Sanitary Sewer 🖂 🗌	Street Lights				dential
	Storm Sewer 🖂 🗌	Alley	None			
		Corner Lot Ul de Sac			,	
	FEMA Spec'l Flood Hazard Area Yes	No FEMA Flood Zone		FEMA Map # 39049C03	341K FEN	IA Map Date 06/17/2008
			within the neigh	alla a alla a la alla Tamada a Harakiib.		
	Site Comments: The subject site is a		within the neigh	nbornood. Typical utili	ty easements have be	en considered in our
	Site Comments: The subject site is a opinion of current of current market		within the neigh	nbornood. Typicai utili	ty easements have be	en considered in our
			t within the neigh	nbornood. Typical utili	ty easements have be	en considered in our
	opinion of current of current marke	et value.				
	opinion of current of current market	et value. Exterior Description	Foun	nbornood. Typical utili	Basement None	Heating
	opinion of current of current market General Description # of Units 1	et value. Exterior Description Foundation Block/	Foun Slab	dation	Basement None	Heating 169 Type FHA
	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1	Exterior Description Foundation Exterior Walls Stucce	YAvg Slab p,Stone/A Craw		Basement None Area Sq. Ft. 1 % Finished	Heating
	General Description # of Units 1 Acc.Unit # of Stories 1 Type \(\) Det. \(\) Att. \(\)	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha	YAvg Slab D,Stone/A Craw Basel	idation	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood	Heating 169 Type FHA 65 Fuel Gas
	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type ☑ Det. ☐ Att. ☐ Design (Style) Ranch	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha Gutters & Dwnspts. Alumir	/Avg Slab b,Stone/A Craw lit/Avg Basen num/Avg Sum	dation I Space ment Full	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood	Heating 169 Type FHA 65 Fuel Gas
TS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type Det. Att. Design (Style) Ranch Existing Proposed Und.Cons.	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha Gutters & Dwnspts. Alumir	Avg Slab o,Stone/A Craw Basen num/Avg Sump SH/Avg Damp	dation I Space ment Full p Pump	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo	Heating 169 Type FHA 65 Fuel Gas Ck Cooling
ENTS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type Det. Att. Design (Style) Ranch Existing Proposed Und.Cons. Actual Age (Yrs.) 52 Effective Age (Yrs.) 25	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha Gutters & Dwnspts. Alumir Window Type Vinyl/S Storm/Screens Scree	Foun Slab D,Stone/A Olt/Avg Basen Dum/Avg SH/Avg Damp n/Avg Settle Infest	dation I Space	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo Floor Concrete	Heating Type
EMENTS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type \(\) Det. \(\) Att. \(\) Design (Style) Ranch \(\) Existing \(\) Proposed \(\) Und.Cons. Actual Age (Yrs.) \(\) 52 Effective Age (Yrs.) 25 Interior Description	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha Gutters & Dwnspts. Alumir Window Type Vinyl/S Storm/Screens Scree	Foun Slab Craw Basen Dum/Avg Damp Dam	dation I Space ment Full press press ement tation s	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo Floor Concrete Outside Entry No	Heating Type FHA Gas Ck Cooling Central X Other Car Storage None
DVEMENTS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type \(\times \) Det. Att. \(\times \) Design (Style) Ranch \(\times \) Existing \(\times \) Proposed \(\times \) Und.Cons. Actual Age (Yrs.) 52 Effective Age (Yrs.) 25 Interior Description Floors Cpt,Vinyl/Avg	Exterior Description Foundation Block/ Exterior Walls Stucce Roof Surface Aspha Gutters & Dwnspts. Alumir Window Type Vinyl/S Storm/Screens Screet Appliances Refrigerator Stairs	Foun Avg Slab b,Stone/A Craw alt/Avg Basen num/Avg Sump SH/Avg Damp n/Avg Settle Infest None Amenities Fireplace(dation I Space ment Full p Pump pness ement tation s	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo Floor Concrete	Heating Type FHA Gas Ck Cooling Central X Other Car Storage None Garage # of cars (1 Tot.)
PROVEMENTS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type ☑ Det. ☐ Att. ☐ Design (Style) Ranch ☑ Existing ☐ Proposed ☐ Und.Cons. Actual Age (Yrs.) 52 Effective Age (Yrs.) 25 Interior Description Floors Cpt,Vinyl/Avg Walls Drywall/Avg	Exterior Description Foundation Block/ Exterior Walls Stucco Roof Surface Aspha Gutters & Dwnspts. Alumir Window Type Vinyl/S Storm/Screens Screet Appliances Refrigerator Stairs Range/Oven Drop S	Avg Slab p,Stone/A Craw alt/Avg Basen num/Avg Sump SH/Avg Damp n/Avg Settle Infest None Amenities Fireplace(Stair Patio	Idation I Space ment Full p Pump pness ment tation s s s # 1 Woo	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo Floor Concrete Outside Entry No	Heating Type FHA Gas Ck Cooling Central X Other Car Storage None Garage # of cars (1 Tot.) Attach. X 1-Car
IMPROVEMENTS	opinion of current of current market General Description # of Units 1 Acc.Unit # of Stories 1 Type ☑ Det. ☐ Att. ☐ Design (Style) Ranch ☑ Existing ☐ Proposed ☐ Und.Cons. Actual Age (Yrs.) 52 Effective Age (Yrs.) 25 Interior Description Floors Cpt,Vinyl/Avg Walls Drywall/Avg Trim/Finish Wood/Avg	Exterior Description Foundation Block/ Exterior Walls Stucce Roof Surface Aspha Gutters & Dwnspts. Alumir Window Type Vinyl/S Storm/Screens Screen Appliances Refrigerator Stairs Range/Oven Drop S Disposal Scuttle	Avg Slab D,Stone/A Craw Basen Dum/Avg Sump N/Avg Settle Infest None Amenities Fireplace(Stair Patio Deck	dation I Space ment Full p Pump pness ment tation s s s X	Basement None Area Sq. Ft. 1 % Finished Ceiling Wood Walls Conc. blo Floor Concrete Outside Entry No Odstove(s) # 0	Heating 169 Type
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Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Main Presso: Mai File No.: 15-55726

	My research ☐ did ☑ Data Source(s): Public		prior s	ales or	transfe	rs of the si	adject property for	tne th	iree years	prior to t	tne ei	nective date of t	nis appr	aisai.		
TRANSFER HISTORY	1st Prior Subject S		Analy	sis of s	ale/trar	nsfer histor	y and/or any curre	nt ag	reement c	of sale/list	ting:	The subje	ect pro	perty	/ has not	transferred
2	Date: 05/25/2001		in th	e prio	r thre	e years.	The subject to	rans	ferred to	o the cu	urre	nt homeown	ers on	05/2	5/2001 fc	or \$124,900.
7 T	Price: \$124,900						nd a prior trans									
빑	Source(s): Public recor 2nd Prior Subject S		on 1	12/12/2	2014	tor \$0 a	nd was not arm	ns-le	ngth du	e to ge	enera	al warranty d	eed. (exem	pt transfe	er)
Ž	Date: 02/29/2000	raidy Transition														
	Price: 111,500															
	Source(s): Public recor						01 0 1					16 11				
	SALES COMPARISON AF FEATURE	PPROACH TO VALO SUBJECT	JE (It (develo			ne Sales Compariso SALE # 1	on Ap	•	as not de Parable				COME	PARABLE S	NIF#3
	Address 3037 Marwic			3144		wick Rd	UNLL # 1	294	17 Wind						vick Rd	ALL # U
	Columbus, O	H 43232		Colur	mbus,	OH 432	232	Col	lumbus,	OH 43	3232	2	Colum	nbus,	OH 432	32
+	Proximity to Subject	œ.		0.19	miles		450,000		1 miles		le.		0.06 r	niles		440 500
ļ	Sale Price Sale Price/GLA	\$	/sq.ft.	\$	100 1	19 /sq.ft.	159,900	\$	60.8	3 /sq.ft.	\$	84,000	\$	88 5	\$ /sq.ft.	119,500
Ì	Data Source(s)	Inspection	, oq			025677;	DOM 6	7	S #214		•	OM 48	MLS 2		29234; D	OM 107
Ì	Verification Source(s)	Public records		Public				Pul	olic reco				Public			
ļ	VALUE ADJUSTMENTS	DESCRIPTION	١		ESCRI	PTION	+(-) \$ Adjust.	Δ	DESCRI	PTION	+	+(-) \$ Adjust.		SCRIF	PTION	+(-) \$ Adjust.
	Sales or Financing Concessions			ArmL VA;0	.tn		-3,500		nLth ∆∙∩			-2,500	ArmLt			
Ì	Date of Sale/Time			s09/1	5;c07	7/12		_	2/15;c01	1/15	\top		s11/1)/14	0
Î	Rights Appraised	Fee simple		Fee s	simple)		Fee	simple)			Fee s			
	Location	Marwick Estate	es			states			rwick E		+		Marwi			
	Site View	0.459 acre Residential		0.510 Resid			0		20 acre		+	+5,000 +10,000				0
	Design (Style)	Ranch		Ranc		·		Rai		, .oau	士	0,000	Ranch		·	
	Quality of Construction	Q3		Q3				Q3			Ţ		Q3			
ļ	Age Condition	55 C4		54 C3			-7,500	51			-	0	55 C3			-7,500
ļ	Above Grade		aths		Bdrms	Baths	-7,500		l Bdrms	Baths			Total F	3drms	Baths	-7,500
	Room Count		.0	8	4	2.1	-4,000	_	3	2.0		-2,500		3	1.1	-2,500
	Gross Living Area	1,169	sq.ft.			,596 sq.fl	-11,000			,381 sq	ı.ft.	-5,000			,350 sq.ft.	-5,000
	Basement & Finished Rooms Below Grade	Basement Rec room		Rec r	ment			No	sement ne			+2,500	Baser Rec re			
	Functional Utility	Average		Avera					erage			12,000	Avera			
ļ	Heating/Cooling	FA/Central air		FA/C		l air		_	Central	air			FA/Ce		air	
딩	Energy Efficient Items Garage/Carport	Average 1 car attached		Avera 2 car		hod	5 000		erage ar attac	hod			Avera	_	ahad	2 500
	Porch/Patio/Deck	Porch,Deck				ch,patio			ch,patic		+	-5,000 0	Porch			-3,500 0
-	Fireplace	1 FP		2 FP		- 1	-1,500					+1,500		•		
	Amanitiaa	F		011	1			NI -			_	.0.500				
RISON	Amenities	Fence		Shed			"	No	ne		+	+2,500	rence	;		
ŽΚ																
COMPA	Net Adjustment (Total)			NI-	_	<u> </u>	-39,000		<u></u> +		\$	6,500			- \$	-18,500
	Adjusted Sale Price of Comparables			N∈ Gro		24.4 % 24.4 %	120,900		Net iross	7.7 % 43.5 %		90,500	Ne ⁻ Gros	-	15.5 % 15.5 % \$	101,000
SALES	Summary of Sales Compa	rison Approach	Sec			addenda				10.0 70	<u> </u>	00,000	GI OC		10.0 /0 4	101,000
S																
	Comparable sale no	1 is a ranch st	/le nr	onert	, with	larger ei	ze than the cul	hiect	and ha	s haan	2 1100	dated ner MI	S rec	orde	The sale	a is adjusted
	downward for conditi													JI 43.	THE Sak	c is adjusted
	Comparable sale no The sale is adjusted													ousy (connecto	r roadway.
	The sale is adjusted	upwaru ioi view	anu	101 512	<u> </u>	ile sale i	s aujusteu uov	VIIVVC	10 101 5	ize, ba	atti C	ount, and ya	iaye.			
	Comparable sale no												S rec	ords.	The pro	perty has an
	updated kitchen, pat	io, and tence.	he s	ale is a	adjus	ted dowr	nward for cond	ition	, size, b	ath cou	unt,	and garage.				
	Indicated Value by Sale	e Comparieon An	nroso	h ¢	100	000										
	mulcaleu value by Sale	s companson Ap				,000	This form may be repro	dd		without um		arminalan hawarar	a la mad	o ino r		

Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Mail Pass Mair Page #5

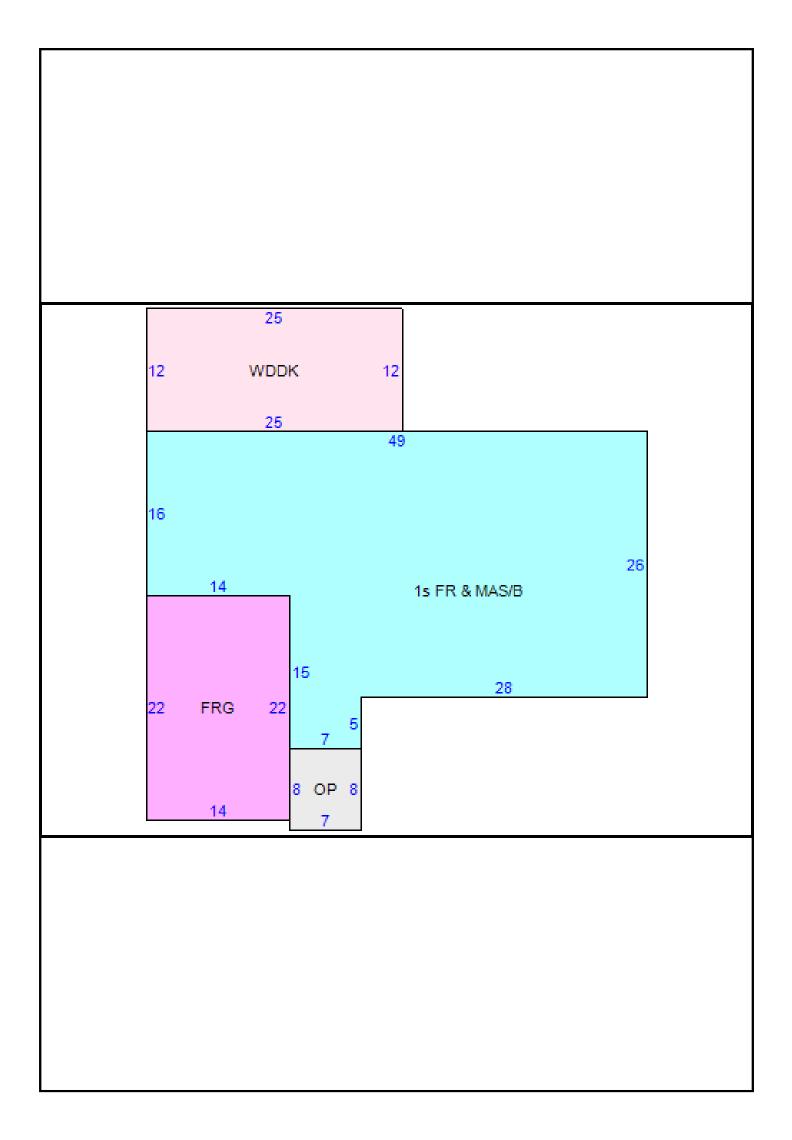
RESIDENTIAL APPRAISAL SUMMARY REPORT 15-55726 File No.: 15-55726

	COST APPROACH TO VALUE (if developed)	loped for this appraisal.			
	Provide adequate information for replication of the following cost figures and calculations.	lopou for time appraise			
	Support for the opinion of site value (summary of comparable land sales or other methods for	r octimatinu cite value).	The allocation	method in develo	ning the site
	value indicates an estimated site value of \$20,000 based on an analysis of				
	-	JI FIANKIII GOUNTY AUGIO	S Idi IU IU IUIAi v	alue rauos or sur	gle rarring
	homes.				
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		_¢	20,000
돗		DWELLING	^~ [+ @ ¢	= <u>\$</u>	20,000
Ă	Source of cost data: Marshall & Swift Outlibut strips from post conjust: A constant of cost data: 40/0045	DWELLING	Sq.Ft. @ \$	=\$	
80	Quality rating from cost service: Average Effective date of cost data: 10/2015		Sq.Ft. @ \$	=\$	
APPROACH	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	=\$	
	Due to the age and condition of the subject improvements and the		Sq.Ft. @ \$	=\$	
COST	associated difficulty in estimating depreciation with a high degree of		Sq.Ft. @ \$	=\$	
000	reliability, the Cost Approach is not applicable to the valuation of the			=\$	
	subject property.	Garage/Carport	Sq.Ft. @ \$	=\$	
		Total Estimate of Cost-New		=\$	
		Less Physical	Functional E	External	
	The Effective Age of the subject property is 25 years. The estimated	Depreciation	1.5	=\$(()
	remaining economic life is 45 years.	Depreciated Cost of Improvement		=\$,
	Terrialing economic ne is 40 years.	"As-is" Value of Site Improven		=\$	
		A5-15 Value of Oile improved	1161169		
		-		=\$ -¢	
	F. C. And Describing Foregonic Life (15 menuticed).	WINDOWS TER VALUE BY COST A		=\$	
Ļ		INDICATED VALUE BY COST A	PPROACH	=\$	
딩	INCOME APPROACH TO VALUE (if developed)				
A	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$	N/A	Indicated Value by I	
Ř	Summary of Income Approach (including support for market rent and GRM): <u>Homes in</u>	n this market area are typ	oically owner oc	cupied and not us	sed for
ם	income. The income approach lacks rationale and is not used.				
۷					
ME					
INCOME APPROACH					
ž					
H	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Pla	nnad Unit Nevelonment			
	Legal Name of Project: N/A	IIIIGU OIIIL DOVOIOPITIONE			
	Describe common elements and recreational facilities:				
PUD	Describe continuit elements and recreational facilities.				
집					
	<u> </u>				
	Indicated Value by: Sales Comparison Approach \$ 100,000 Cost Approach (i	if developed) \$ N/A	Income Approa	ach (if developed) \$	N/A
	Final Reconciliation Homes in this market area are typically owner occupied				
		and not used for income.	The income a	pproach lacks rat	tionale and is
	Final Reconciliation Homes in this market area are typically owner occupied	and not used for income.	The income a	pproach lacks rat	tionale and is
7	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income.	The income a	pproach lacks rat	tionale and is
NOI	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income.	The income a	pproach lacks rat	tionale and is
ATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income. inal estimate of value. The	The income a e sales compar	pproach lacks rat ison best reflects	ionale and is residential
ILIATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income. Final estimate of value. The ations on the basis of a Hyp	The income a e sales compar	pproach lacks rat ison best reflects that the improvement	ionale and is residential
CILIATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income. Final estimate of value. The ations on the basis of a Hyp netical Condition that the repair	The income and a sales compared to the sales	pproach lacks rat ison best reflects that the improvement we been completed,	ionale and is residential
ONCILIATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income. The stimate of value. The ations on the basis of a Hypetical Condition that the repair ion or deficiency does not req	The income and e sales compared to the income and e sales compared to the income and e sales compared to the income alteration of real e sales compared to the income alteration of real e sales compared to the income alteration of real e sales compared to the income alteration of real e sales compared to the income and e sales com	pproach lacks ratison best reflects that the improvemove been completed, epair: Homes in t	ionale and is residential
ECONCILIATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finarket conditions.	and not used for income. The stimate of value. The ations on the basis of a Hypetical Condition that the repair ion or deficiency does not req	The income and e sales compared to the tical Condition is or alterations has uire alteration or re-	pproach lacks ratison best reflects that the improvemove been completed, epair: Homes in t	ionale and is residential
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RECONCILIATION	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finance conditions. This appraisal is made 'as is', subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypoth the following required inspection based on the Extraordinary Assumption that the condition neighborhood are typically owner occupied and not used for income. The This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass Based on the degree of inspection of the subject property, as indicated below, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other spof this report is: \$ 100,000 , as of:	and not used for income. Final estimate of value. The ations on the basis of a Hypetical Condition that the repair ion or deficiency does not require income approach lacks at the sumptions as specified in the attention of the sumption of the sum	othetical Condition s or alterations ha uire alteration or re rationale and is attached addenda. atement of Assu ned herein, of the , which is the	that the improvement we been completed, epair: Homes in the not used.	ents have been subject to this stressidentials.
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ATTACHMENTS	Final Reconciliation Homes in this market area are typically owner occupied not used. The sales comparison was given primary consideration in the finance market conditions. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypoth the following required inspection based on the Extraordinary Assumption that the condition neighborhood are typically owner occupied and not used for income. The sales of the degree of inspection of the subject property, as indicated below, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sp of this report is: \$ 100,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains pages, including exhibits who properly understood without reference to the information contained in the complete report stacked Exhibits: Scope of Work Limiting Cond/Certifications Narrative Additional Sales Cost Addend Hypothetical Conditions Extraordinary Assumptions Client Contact: Courtney A. Cousino (Perdue) Client E-Mail: courtney@fesenmyerlaw.com Appraiser Name: lan Hackett Company: Hackett Real Estate Services Phone: 330-718-7565 Fax: F-Mail: iphappraisal@msn.com Date of Report (Signature): October 06, 2015 License or Certification #: 2003000226 State: OH Designation: Licensed Residential Expiration Date of License or Certification: 04/28/2016	and not used for income. Final estimate of value. The ations on the basis of a Hypetical Condition that the repair ion or deficiency does not require income approach lacks in the approach lacks in t	othetical Condition s or alterations ha uire alteration or re rationale and is attached addenda. atement of Assu ned herein, of the , which is the ons included in the application SER (if require pplicable) Fax:	that the improvement we been completed, epair: Homes in the not used. mptions and Limiting ereal property that the effective date of his report. See attain the transfer of the effective date of his report. See attain the date of his report of his r	ents have been subject to this serial subject to this serial subject to this serial subject this appraisal. In the subject this appraisal. In the serial subject this appraisal. In the serial subject this appraisal. In the serial seri

Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Mail Page #7

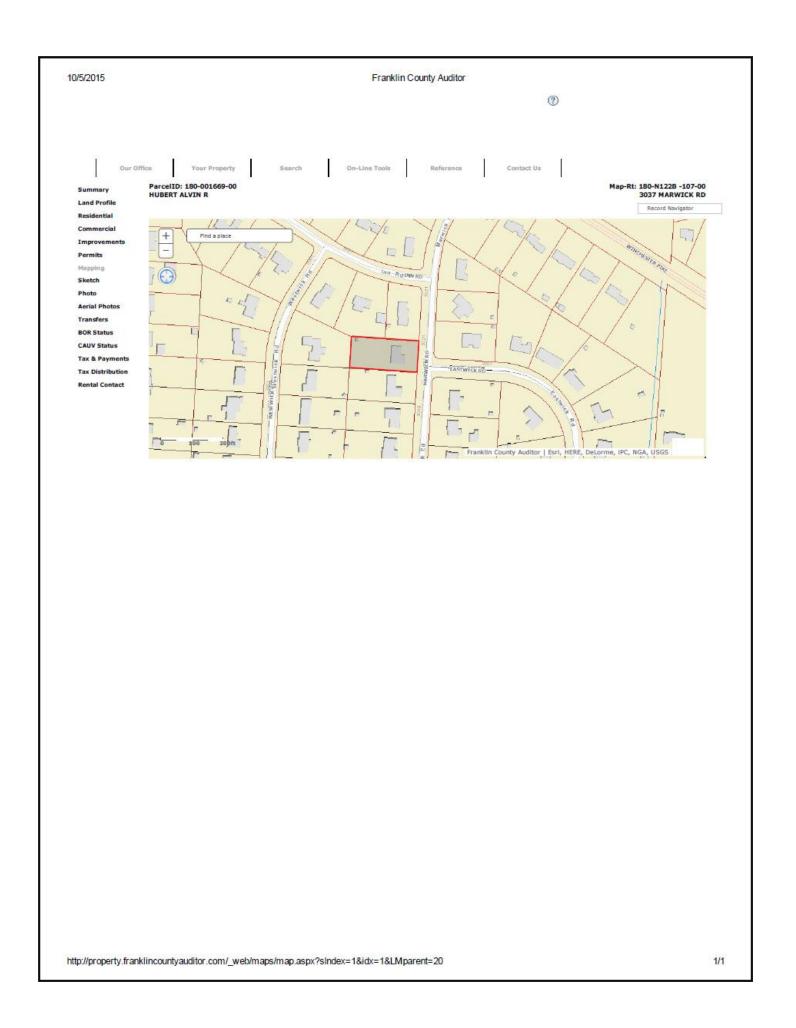
Document Page 7 of 23 15-55726 COMPARABLE LISTINGS File No.: 15-55726 SUBJECT COMPARABLE LISTING #3 **FEATURE** COMPARABLE LISTING # 1 COMPARABLE LISTING # 2 Address 3037 Marwick Road 3088 Schwartz Rd Columbus, OH 43232 Columbus, OH 43232 Proximity to Subject 0.17 miles SW List Price \$ 159,900 /sq.ft. List Price/GLA 96.79 /sq.ft. /sq.ft. /sq.ft. \$ \$ Last Price Revision Date N/A Data Source(s) MLS #215032125; DOM 12 Verification Source(s) Public records Public records **VALUE ADJUSTMENTS** DESCRIPTION DESCRIPTION +(-) \$ Adjust. DESCRIPTION +(-) \$ Adjust. DESCRIPTION +(-) \$ Adjust. Sales or Financing Contingent -6,500Concessions Days on Market N/A 12 Rights Appraised Fee simple Fee simple Location Marwick Estates Marwick Estates Site -7,500 0.459 acre 0.758 acre View Residential Residential Design (Style) 0 Ranch Cape cod Quality of Construction Q3 Q3 Age 55 62 0 Condition -5,000 C4 C3 Above Grade Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Room Count 6 3 1.0 8 4 -2,500 2.0 **Gross Living Area** sq.ft. 1,169 sq.ft. 1,652 sq.ft. 12,000 sq.ft. Basement & Finished **Basement Basement** Rooms Below Grade Rec room Rec room Functional Utility Average Average Heating/Cooling FA/Central air FA/Central air Energy Efficient Items Average Average +2,500 Garage/Carport 1 car attached 1 car carport Porch/Patio/Deck Porch, Deck Porch, Patio Fireplace 1 FP 1 FP Amenities Fence Fence Net Adjustment (Total) -31,000 Adjusted List Price Net 19.4 % Net Net % of Comparables Gross 22.5 % \$ 128,900 Gross Gross Comments

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices, LLC			



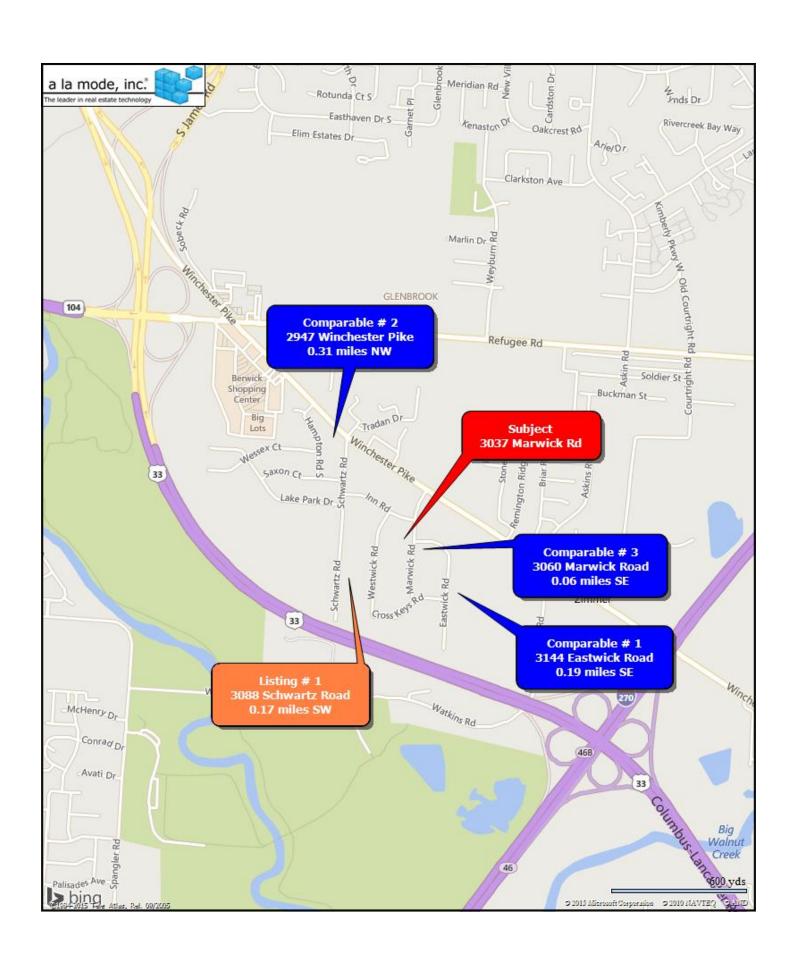
Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Main Dresso: Main Plage #9 Document Page 9 of 23

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices LLC			



Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 | Page #10 |
Document Page 10 of 23 | Location Map

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices, LLC			



Owner	Alvin Hubert, Genevieve Davis-Hubert				
Property Address	3037 Marwick Rd				
City	Columbus	County Franklin	State OH	Zip Code 43232	
Lender	Fesenmyer Law Offices LLC				



Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices LLC			



Subject Front

3037 Marwick Road

Sales Price

Gross Living Area 1,169
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0

Location Marwick Estates
View Residential
Site 0.459 acre
Quality Q3
Age 55

Subject Front



Subject Street



Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices LLC			



Subject Front

3037 Marwick Road

Sales Price

Gross Living Area 1,169
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0

Location Marwick Estates
View Residential
Site 0.459 acre
Quality Q3

Age 55



Subject Front



Subject Street

Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Page #14 Document Page 14 of 23 Comparable Photo Page

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices LLC			



Comparable 1

3144 Eastwick Rd

Prox. to Subject 0.19 miles SE
Sales Price 159,900
Gross Living Area 1,596
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 2.1

Location Marwick Estates
View Residential
Site 0.510 acre
Quality Q3
Age 54



Comparable 2

2947 Winchester Pike

Prox. to Subject 0.31 miles NW
Sales Price 84,000
Gross Living Area 1,381
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0

Location Marwick Estates
View Resid-busy road
Site 0.220 acre
Quality Q3
Age 51



Comparable 3

3060 Marwick Rd

 Prox. to Subject
 0.06 miles SE

 Sales Price
 119,500

 Gross Living Area
 1,350

 Total Rooms
 5

 Total Bedrooms
 3

 Total Bathrooms
 1.1

Location Marwick Estates
View Residential
Site 0.610 acre
Quality Q3
Age 55

Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Page #15 Document Page 15 of 23 Listing Photo Page

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices LLC			



Listing 1

3088 Schwartz Rd

 Proximity to Subject
 0.17 miles SW

 List Price
 159,900

 Days on Market
 12

 Gross Living Area
 1,652

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Age
 62

Listing 2

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age

Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age

APPRAISER DISCLOSURE STATEMENT

1.	Name of Appraiser: <u>Ian P. Hackett</u>
2.	Class of Certification/Licensure: Certified General Certified Residential X Licensed Residential Temporary General Licensed
	Certification/Licensure Number: 2003000226
3.	Scope: This report is within the scope of my Certification/License is not within the scope of my Certification/License
4.	Service provided by: Xdisinterested & unbiased third partyinterested & biased third partyinterested third party on contingent fee basis
5.	Signature of person preparing and reporting the appraisal

STATE OF OHIO
Department of Commerce
Division of Real Estate & Professional Licensing
Appraiser Section
Cleveland OH
(216) 787-3100
Fax (216) 787-4449
www.com.state.oh.us

STATE OF OHIO DIVISION OF REAL ESTATE

AND PROFESSIONAL LICENSING AN APPRAISER LICENSE/CERTIFICATE

has been issued under ORC Chapter 4763 to:

NAME: Ian P Hackett

LIC/CERT NUMBER: 2003000226

LIC LEVEL: Licensed Residential Real Estate Appraiser

CURRENT ISSUE DATE: 05/01/2015 EXPIRATION DATE: 04/28/2016 USPAP DUE DATE: 04/28/2017 Case 2:15-bk-55726 Doc 21 Filed 10/07/15 Entered 10/07/15 08:53:25 Main | Des C1 | Main | Page #18 Document Page 18 of 23

Supple

emental Addendum	File No. 15-55726

Owner	Alvin Hubert, Genevieve Davis-Hubert			
Property Address	3037 Marwick Rd			
City	Columbus	County Franklin	State OH	Zip Code 43232
Lender	Fesenmyer Law Offices, LLC			

• GP Residential : Neighborhood - Boundaries

Marwick Estates. The subject neighborhood is located in the Groveport Madison Local school district and has a Columbus mailing address. All homes within the subject's market area share similar and equivalent environmental, economic, governmental, and social characteristics.

• GP Residential : Sales Comparison Comments

Sales utilized are similar location as the subject property with similar GLA and quality/appeal. Gross living area adjustments are based on \$25 per square foot. All comparable sales transferred within the recommended six month time guideline. FNMA and HUD suggests comparable sales be within six months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and line item adjustments not exceeding 10%. Due to the lack of substitute properties of similar design, quality and age; it was necessary to use sales which in some cases do not meet these guidelines. The comparable sales utilized within this appraisal report are reliable, appropriate and the best available in the subject market area at the effective date of this appraisal assignment. All comparables have meaningful attributes and are equally considered in the reconciliation. The sales comparison approach indicates an adjusted value range between \$90,000 and \$120,900. A mid range value is concluded when considering the subject property's condition and street appeal at time of inspection.

Comparable sale no. 2 and Listing no. 1 have site sizes that exceed +/- 25% total square footage as the subject property.

Comparable sale no. 1 and Listing no. 1 have total GLA that exceeds +/- 20% total GLA compared to the subject property.

• GP Residential : Neighborhood - Description

The subject property is located in a quiet residential market area. Places of Worship, schools and shopping are within an average driving distance and of average quality. Public transportation is available in the locale. An exterior visual inspection revealed no adverse conditions. The subject is served by the Groveport Madison Local school district.

The 10% other land use is vacant land.

• GP Residential: Condition of Improvements

The exterior inspection of the property indicated average overall condition, with no items of deferred maintenance noted. It is not known if there have not been any recent improvements to the subject property due to exterior only inspection. Physical depreciation due to normal wear and based on the age/life method. Franklin County Auditor and Columbus MLS were both sources of data for this appraisal assignment.

It is assumed the utilities were on and functioning at time of inspection.

• GP Residential: Neighborhood - Market Conditions

Properties in this market are generally sold with conventional financing and FHA/VA insured loans. Typical marketing time is 3-6 months with exceptions. All of the following statistics are from the Columbus Board of Realtors. There are currently 72 active listings of single family homes for sale within the subject's general market area (Zip Code 43232 Groveport Madison School District) ranging in price from \$44,000 to \$155,000. The average list price of these homes is \$87,000 with an average of 86 days on the market. Over the past year, in this same price range, there have been 167 homes to have sold.

Based on an analysis of the the exposure times of comparable market data, my opinion of adequate exposure time for the subject property to yield a sale at the estimated value on the effective date of this appraisal is 3-6 months.

In year 2012, the average selling price for single family homes in the subject's market area (Zip Code 43232 Groveport Madison School District) was \$52,000 with 163 sold units, reflecting an average of \$42/SF. In year 2013, the average selling price was \$51,000 with 158 sold units, reflecting an average of \$42/SF. In year 2014, the average selling price was \$68,000 with 167 sold units, reflecting an average of \$54/SF.

Year to date in 2015, the average selling price is \$71,000 with 130 sold units, reflecting an average of \$56/SF.

Mortgage interest rates are at all time lows, increasing purchasing power across both the single and multi-family markets.

File No. 15-55726

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C.4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

06

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA		Sale or Financing Concessions Sale or Financing Concessions
GlfCse	Federal Housing Authority Golf Course	Location
	Golf Course View	View
Glfvw		Location & View
Ind	Industrial	
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

FROM:

Ian P Hackett

Hackett Real Estate Services

1635 Crusoe Drive Columbus, Ohio 43235

Telephone Number: 330 718-7565 Fax Number:

TO:

Courtney A. Cousino (Perdue) Fesenmyer Law Offices, LLC 1335 Dublin Road Suite 205C Columbus, Ohio 43215

Telephone Number: Fax Number: Alternate Number: E-Mail:

INVOICE

15-55726

DATE

10/06/2015

AMOUNT

REFERENCE

Internal Order #:

Client File #: 15-55726

Main File # on form: 15-55726
Other File # on form: 15-55726

Federal Tax ID: Employer ID:

DESCRIPTION

PAYMENTS

Client: Fesenmyer Law Offices, LLC

Property Address: 3037 Marwick Rd

City: Columbus

County: Franklin State: OH Zip: 43232

Legal Description: MARWICK RD MARWICK ESTATES 5 91

FEES AMOUNT

Appraisal Fee 250.00

SUBTOTAL 250.00

Check #: Date: Description:

Check #: Date: Description: Check #: Date: Description:

SUBTOTAL

TOTAL DUE \$ 250.00

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing APPRAISAL OF REAL PROPERTY was sent by regular U.S. mail or Electronic Notification this <u>7th</u> day of <u>October 2015</u> to the following:

Via Electronic Notification to the following:

- Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov
- Frank M Pees trustee@ch13.org

Via regular U.S. mail to the following:

Debtor(s):

Alvin R Hubert Genevieve C Davis-Hubert 3037 Marwick Road Columbus, OH 43232

/s/ Courtney A. Cousino

Courtney A. Cousino (0082136)
Fesenmyer Law Offices, LLC
1335 Dublin Road, Suite 205C
Columbus, OH 43215
(614) 228-4435
(614) 228-3882 fax
e-mail: courtney@fesenmnyerlaw.com